

IN RE:

GERMAN P FERNANDEZ
THERESA A FERNANDEZ
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:19-10642

Chapter 13

Document No.: 104

ORDER OF COURT

AND NOW, this 10th day of December, 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

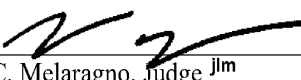
(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

SIGNED
12/10/24 10:45 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT:



John C. Melaragno, Judge Jlm
United States Bankruptcy Court

In re:
German P. Fernandez
Theresa A. Fernandez
Debtors

Case No. 19-10642-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Dec 10, 2024

Form ID: pdf900

Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ German P. Fernandez, Theresa A. Fernandez, 786 North Broad Street Extension, Grove City, PA 16127-4616
15076132	+ AES / Grove City Area FCU, PO Box 2461, Harrisburg, PA 17105-2461
15088234	+ BHS BMP Benbrook Gastroentero, 104 Technology Drive, Suite 202, Butler PA 16001-1801
15076135	Butler Anesthesia Associates, 500 Grant Street, East Butler, PA 16029
15076136	+ Butler Memorial Hospital, PO Box 37171, Baltimore, MD 21297-3171
15117373	+ Grove City Area FCU, P.O. Box 785, Grove City, PA 16127-0785
15076150	+ Statebridge Company, 5680 Greenwood Plaza Boulevard, Greenwood Village, CO 80111-2414

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 11 2024 00:05:00	AmeriCredit Financial Services, Inc., dba GM Finan, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ Email/Text: RASEBN@raslg.com	Dec 11 2024 00:04:00	Lakeview Loan Servicing, LLC, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 11 2024 00:08:41	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15114915	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 11 2024 00:05:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
15076131	+ Email/Text: bncnotifications@pheaa.org	Dec 11 2024 00:04:00	Aes / Brazos / Us Bank, PO Box 61047, Harrisburg, PA 17106-1047
15076133	+ Email/Text: ally@ebn.phinsolutions.com	Dec 11 2024 00:04:00	Ally Financial, 200 Renaissance Center, #B0, Detroit, MI 48243-1300
15076134	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 11 2024 00:04:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15103156	+ Email/Text: mortgagebkcorrespondence@bofa.com	Dec 11 2024 00:05:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15076137	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 11 2024 00:08:31	Capital One Bank Usa NA, 15000 Capital One Drive, Richmond, VA 23238
15099526	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 11 2024 00:08:41	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15076138	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 11 2024 00:08:32	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15076139	+ Email/Text: bdsupport@creditmanagementcompany.com		

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		Dec 11 2024 00:06:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15076140	Email/Text: mrdiscen@discover.com	Dec 11 2024 00:04:00	Discover Financial Services LLC, Po Box 15316, Wilmington, DE 19850
15081203	Email/Text: mrdiscen@discover.com	Dec 11 2024 00:04:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15076141	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 11 2024 00:05:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
15076142	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 11 2024 00:05:00	Gm Financial, Po Box 1181145, Arlington, TX 76096
15076143	+ Email/Text: nschultz@gcafcu.org	Dec 11 2024 00:04:00	Grove City Area Federal Credit Union, 1 Credit Union Way, Grove City, PA 16127-1899
15076144	Email/Text: bankruptcy@kashable.com	Dec 11 2024 00:04:00	Kashable LLC, 275 Madison Avenue, New York, NY 10016
15076145	+ Email/Text: bankruptcynotices@keybridgedmed.com	Dec 11 2024 00:06:00	Key Bridge, 2348 Baton Rouge, Lima, OH 45805-1167
15101867	Email/PDF: resurgentbknotifications@resurgent.com	Dec 11 2024 00:08:51	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15277888	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Dec 11 2024 00:05:00	LoanCare, LLC, P.O Box 8068, Virginia Beach VA 23450-8068
15560266	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Dec 11 2024 00:08:32	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15076146	+ Email/Text: heather.mauro@northwest.com	Dec 11 2024 00:05:00	Northwest Bank, Bankruptcy Specialist, PO Box 337, Warren, PA 16365-0337
15090547	+ Email/PDF: cbp@omf.com	Dec 11 2024 00:08:39	Onemain, PO Box 3251, Evansville, IN 47731-3251
15076147	+ Email/PDF: cbp@omf.com	Dec 11 2024 00:08:39	Onemain Financial, Po Box 1010, Evansville, IN 47706-1010
15117237	+ Email/Text: BKEBN-Notifications@ocwen.com	Dec 11 2024 00:04:00	PLAZA HOME MORTGAGE, INC, PHH MORTGAGE CORPORATION, 1 MORTGAGE WAY, MAIL STOP SV-22, MT. LAUREL NJ 08054-4637
15115292	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 11 2024 00:08:42	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15088235	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 11 2024 00:08:47	PayPal Credit, PO Box 105658, Atlanta GA 30348-5658
15076148	+ Email/Text: BKEBN-Notifications@ocwen.com	Dec 11 2024 00:04:00	Phh Mortgage Services, 1 Mortgage Way, Mount Laurel, NJ 08054-4624
15076149	+ Email/Text: BKCourtNotices@yourmortgageonline.com	Dec 11 2024 00:04:00	Plaza Home Mortgage / Dovenmu, 1 Corporate Drive, Lake Zurich, IL 60047-8944
15076151	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 11 2024 00:08:31	Syncb / Care Credit, Po Box 965036, Orlando, FL 32896-5036
15076152	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 11 2024 00:08:53	Syncb / Paypal Master Card, Po Box 965005, Orlando, FL 32896-5005
15076153	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 11 2024 00:08:49	Syncb / TJMaxx, Po Box 965015, Orlando, FL 32896-5015
15076810	^ MEBN	Dec 10 2024 23:59:52	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 34

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr		Plaza Home Mortgage, INC
15254133	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor MidFirst Bank blemon@kmlawgroup.com lemondropper75@hotmail.com
Charles Griffin Wohlrab	on behalf of Creditor Lakeview Loan Servicing LLC bkecf@friedmanvartolo.com, cwohrlab@ecf.courtdrive.com
Daniel P. Foster	on behalf of Debtor German P. Fernandez dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Theresa A. Fernandez dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Lauren Berschler Karl	on behalf of Creditor Lakeview Loan Servicing LLC lkarl@rascrane.com, lbkarl03@yahoo.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor Plaza Home Mortgage INC pawb@fedphe.com
William E. Craig	on behalf of Creditor AmeriCredit Financial Services Inc., dba GM Financial wcraig@egalawfirm.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 9